



United States Senate

WASHINGTON, DC 20510-0504

<http://feinstein.senate.gov>

February 17, 2004

Ken Lewis
Chairman
Bank of America
Bank of America Corporate Center
100 North Tryon Street
Charlotte, North Carolina 28255

Dear Mr. Lewis:

According to recent news accounts, Bank of America has begun to outsource confidential consumer data to contractors and affiliates in foreign countries.

Are these reports accurate, and, if true, what measures is your company taking, if any, to protect consumer data when it is sent overseas?

I am gravely concerned that consumer data is being sent overseas without proper safeguards. My primary hope is that companies which are outsourcing this data will take the necessary measures to protect this data.

When Americans give their personal data to companies, they expect these companies to comply with American privacy laws. These laws include the Health Insurance Portability and Accountability Act (HIPAA), the Children's On-Line Privacy Protection Act (COPPA), the financial privacy provisions of the Gramm-Leach-Bliley Financial Services Modernization Act, and the Privacy Act of 1974. I believe these expectations of privacy should be honored wherever in the world the data is actually sent.

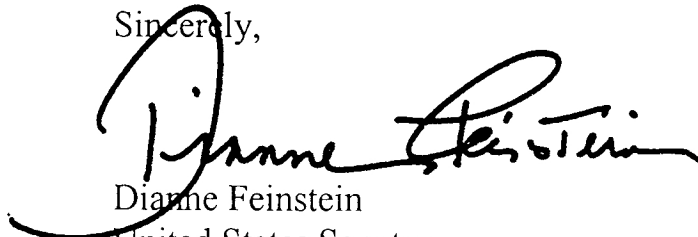
In my view, American companies who are outsourcing consumer data to foreign countries must assume responsibility for the data. American consumers simply do not have the resources or legal remedies to address misuse of their information by foreign companies or their employees.

I am also concerned about the potential expansion of identity theft crimes if sensitive data like Social Security numbers are shared overseas. There are numerous documented examples of credit card fraud perpetrated by Nigerian, Russian and other overseas crime syndicates. Irresponsible data sharing practices could exacerbate the risk of identity theft.

I would hope that companies such as Bank of America will take measures to protect the data they share overseas with affiliates or contractors. Failing adequate safeguards, I believe legislation may be necessary.

I look forward to your response and hope that we can work together in a responsible way to protect consumer data. Thank you for your attention to this request.

Sincerely,



Dianne Feinstein
United States Senator



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February 17, 2004

Sanford I. Weill
Chairman
Citigroup
399 Park Avenue
New York, NY 10043

Dear Mr. Weill:

According to recent news accounts, Citigroup has begun to outsource sensitive customer files including homeowner appraisals to contractors and affiliates in foreign countries.

Are these reports accurate, and, if true, what measures is your company taking, if any, to protect consumer data when it is sent overseas?

I am gravely concerned that consumer data is being sent overseas without proper safeguards. My primary hope is that companies which are outsourcing this data will take the necessary measures to protect this data.

When Americans give their personal data to companies, they expect these companies to comply with American privacy laws. These laws include the Health Insurance Portability and Accountability Act (HIPAA), the Children's On-Line Privacy Protection Act (COPPA), the financial privacy provisions of the Gramm-Leach-Bliley Financial Services Modernization Act, and the Privacy Act of 1974. I believe these expectations of privacy should be honored wherever in the world the data is actually sent.

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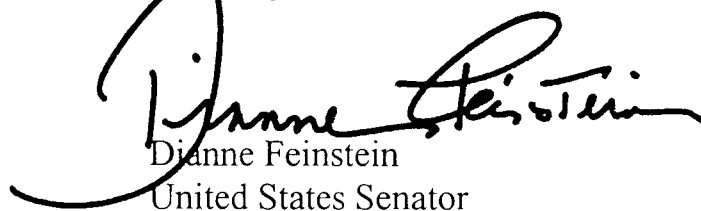
I am also concerned about the potential expansion of identity theft crimes if sensitive data like Social Security numbers are shared overseas.

There are numerous documented examples of credit card fraud perpetrated by Nigerian, Russian and other overseas crime syndicates. Irresponsible data sharing practices could exacerbate the risk of identity theft.

I would hope that companies such as Citigroup will take measures to protect the data they share overseas with affiliates or contractors. Failing adequate safeguards, I believe legislation may be necessary.

I look forward to your response and hope that we can work together in a responsible way to protect consumer data. Thank you for your attention to this request.

Sincerely,

A handwritten signature in black ink, appearing to read "Dianne Feinstein". The signature is fluid and cursive, with a large initial "D" and a long, sweeping underline that extends to the right.

Dianne Feinstein
United States Senator



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February 17, 2004

Mr. Thomas Chapman
President and Chief Executive Officer
Equifax
PO Box 4091
Atlanta, GA 30302-4091

Dear Mr. Chapman:

According to recent news accounts, Equifax is outsourcing customer data to overseas vendors.

Are these reports accurate, and, if true, what measures is your company taking, if any, to protect consumer data when it is sent overseas?

I am gravely concerned that consumer data is being sent overseas without proper safeguards. My primary hope is that companies which are outsourcing this data will take the necessary measures to protect this data.

When Americans give their personal data to companies, they expect these companies to comply with American privacy laws. These laws include the Health Insurance Portability and Accountability Act (HIPAA), the Children's On-Line Privacy Protection Act (COPPA), the financial privacy provisions of the Gramm-Leach-Bliley Financial Services Modernization Act, and the Privacy Act of 1974. I believe these expectations of privacy should be honored wherever in the world the data is actually sent.

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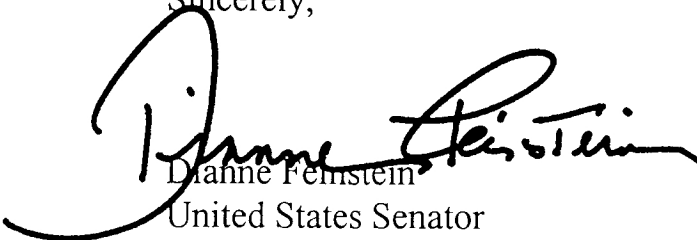
I am also concerned about the potential expansion of identity theft crimes if sensitive data like Social Security numbers are shared overseas.

There are numerous documented examples of credit card fraud perpetrated by Nigerian, Russian and other overseas crime syndicates. Irresponsible data sharing practices could exacerbate the risk of identity theft.

I would hope that companies such as Equifax will take measures to protect the data they share overseas with affiliates or contractors. Failing adequate safeguards, I believe legislation may be necessary.

I look forward to your response and hope that we can work together in a responsible way to protect consumer data. Thank you for your attention to this request.

Sincerely,



Dianne Feinstein
United States Senator



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February 17, 2004

Jim Turley
Chairman and CEO
Ernst & Young Global LLC
5 Times Square
New York, NY 10036

Dear Mr. Turley:

According to recent news accounts, Ernst & Young has begun to outsource tax returns, which include Social Security numbers and other sensitive customer information, to contractors and affiliates in foreign countries.

Are these reports accurate, and, if true, what measures is your company taking, if any, to protect consumer data when it is sent overseas?

I am gravely concerned that consumer data is being sent overseas without proper safeguards. My primary hope is that companies which are outsourcing this data will take the necessary measures to protect this data.

When Americans give their personal data to companies, they expect these companies to comply with American privacy laws. These laws include the Health Insurance Portability and Accountability Act (HIPAA), the Children's On-Line Privacy Protection Act (COPPA), the financial privacy provisions of the Gramm-Leach-Bliley Financial Services Modernization Act, and the Privacy Act of 1974. I believe these expectations of privacy should be honored wherever in the world the data is actually sent.

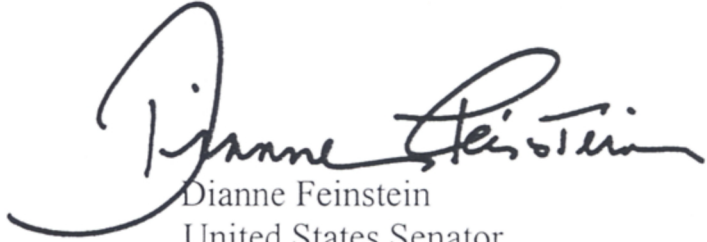
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I am also concerned about the potential expansion of identity theft crimes if sensitive data like Social Security numbers are shared overseas. There are numerous documented examples of credit card fraud perpetrated by Nigerian, Russian and other overseas crime syndicates. Irresponsible data sharing practices could exacerbate the risk of identity theft.

I would hope that companies such as Ernst & Young will take measures to protect the data they share overseas with affiliates or contractors. Failing adequate safeguards, I believe legislation may be necessary.

I look forward to your response and hope that we can work together in a responsible way to protect consumer data. Thank you for your attention to this request.

Sincerely,



Dianne Feinstein
United States Senator



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February 17, 2004

Mr. Donald A. Robert
Chief Executive Officer
Experian Corporation
475 Anton Blvd.
Costa Mesa, CA 92626

Dear Mr. Robert:

According to recent news accounts, Experian is considering outsourcing customer data to overseas affiliates and contractors.

Are these reports accurate, and, if true, what measures will your company take, if any, to protect consumer data when it is sent overseas?

I am gravely concerned that consumer data is being sent overseas without proper safeguards. My primary hope is that companies which are outsourcing this data will take the necessary measures to protect this data.

When Americans give their personal data to companies, they expect these companies to comply with American privacy laws. These laws include the Health Insurance Portability and Accountability Act (HIPAA), the Children's On-Line Privacy Protection Act (COPPA), the financial privacy provisions of the Gramm-Leach-Bliley Financial Services Modernization Act, and the Privacy Act of 1974. I believe these expectations of privacy should be honored wherever in the world the data is actually sent.

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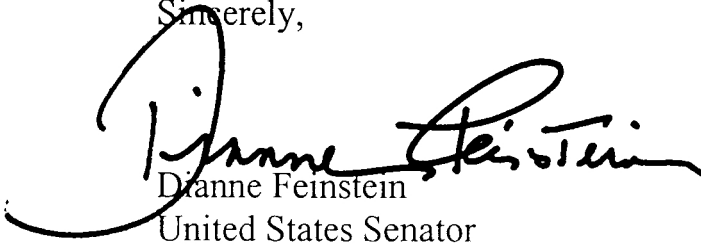
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There are numerous documented examples of credit card fraud perpetrated by Nigerian, Russian and other overseas crime syndicates. Irresponsible data sharing practices could exacerbate the risk of identity theft.

I would hope that companies such as Experian will take measures to protect the data they share overseas with affiliates or contractors. Failing adequate safeguards, I believe legislation may be necessary.

I look forward to your response and hope that we can work together in a responsible way to protect consumer data. Thank you for your attention to this request.

Sincerely,

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Dianne Feinstein
United States Senator



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February 17, 2004

Harry Gambill
President and Chief Executive Officer
TransUnion LLC
555 W. Adams
Chicago, IL 60661-3614

Dear Mr. Gambill:

According to recent news accounts, TransUnion LLC has begun to outsource sensitive consumer credit files to contractors and affiliates in foreign countries.

Are these reports accurate, and, if true, what measures is your company taking, if any, to protect consumer data when it is sent overseas?

I am gravely concerned that consumer data is being sent overseas without proper safeguards. My primary hope is that companies which are outsourcing this data will take the necessary measures to protect this data.

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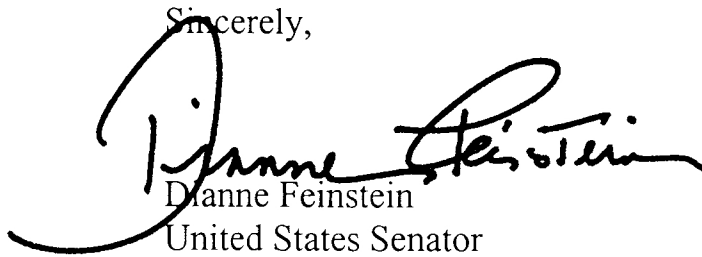
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I would hope that companies such as TransUnion LLC will take measures to protect the data they share overseas with affiliates or contractors. Failing adequate safeguards, I believe legislation may be necessary.

I look forward to your response and hope that we can work together in a responsible way to protect consumer data. Thank you for your attention to this request.

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Dianne Feinstein
United States Senator